

Appendix 1 a

**The Required Administrative Documents
For Prospective Controlling Shareholders of Commercial Banks
Through the Process of Acquisition**

1. A copy of announcement concerning the Summary of Acquisition Plan, before the General Meeting of Shareholders (RUPS):
 - a. For public, in 2 (two) newspapers
 - b. For the employees of the bank (written)
2. The concept of Acquisition Act that has been approved by the General Meeting of Shareholders (RUPS) of the bank that is being acquired and of the party that is acquiring the bank.
3. Acquisition Plan which has been approved by the General Meeting of Shareholders (RUPS) of the bank that is being acquired and of the party that is acquiring the bank, which contains in the least the affairs regulated in the Proposal of Acquisition Plan.
 - a. the name and domicile of the acquired bank and the acquiring party, completed with documents concerning the identity of the acquiring party.
 - 1) for Individual party:
 - A copy of personal identification, in a form of Identity Card (KTP), passport, or Temporary Residence Card (KIMS) for the party who only stays temporarily in Indonesia.
 - Curriculum Vitae (supplement 2f)
 - Current photograph size 4 x 6 cm
 - 2) for a Legal Entity:
 - a) A Corporation Charter containing a Statute which includes the changes validated by an authorized institution, this also applies for foreign legal entity based on the provisions of its country.
 - b) Documents of identification of all Directors and Commissioners of each legal entity:
 - Copy of personal identification, in a form of Identity Card (KTP), passport, or Temporary Residence Card (KIMS) for the party who only stays temporarily in Indonesia.
 - Curriculum Vitae
 - Current photograph size 4 x 6 cm

Appendix 1 a Continued

- b. reason(s) and explanation from the acquired bank and the acquiring party.
- c. financial report of the last 3 years of ledger of the bank and legal entity that acquires the Bank which has been audited by a Public Accountant.
- d. code of conducts for share conversion of each acquirer if the acquisition is conducted with stocks.
- e. a scheme of statute change of the acquired bank.
- f. the stock amount and stock value of the acquired bank.
- g. financial standing of the acquiring party.
- h. a settlement for minority shareholders rights.
- i. predicted time for conducting the acquisition.
- j. the composition of shareholders after the acquisition.
- k. a scheme for Acquisition Charter.
- l. a legal statement from the acquirer that the fund used for the acquisition is not:
 - 1) from a loan or any form of payment facilities from a bank or legal entity in Indonesia;
 - 2) of a result or for the objective of money laundry;
 - 3) from an illegitimate source based on the principles of syariah shall the bank is based on the principles of syariah (Islamic bank).
- 4. A statement letter conveying the willingness to resolve capital or liquidity problem faced by the bank in the course of its business.
- 5. A personal letter stating that the concerning party has never committed prohibited acts in banking, finance or any other business and neither has the party been punished because of violation of laws. The party shall not been under sanction or prohibition to become Manager of a bank or rural bank as regulated in the provisions for the Fit and Proper Test stipulated by Bank Indonesia.
- 6. A personal statement conveying the party has never declared bankrupt or served as a member of the board of directors or the board of commissioners found at fault in a bankruptcy of any company during the five years preceding the candidacy.
- 7. A statement conveying that the concerning party has no bad debts.

Unofficial translation

Appendix 1 a Continued

8. The business group organizational structure related to the bank and the owner legal entity until that of the last owner.
9. A letter of recommendation from an authorized body in the country of origin of the foreign legal entity.
- 10 The analysis of prospective Shareholders financial ability complete with three years prediction organized by an independent consultant (only for legal entity as the prospective Shareholders).
11. The fulfillment of stock market requirements on tender bidding and the information on certain shareholders (only for acquisition of a bank listed in the stock market).

Appendix 1 b

**The Required Administrative Documents
For Prospective Controlling Shareholders of Commercial Banks
Through the Process of Commercial Bank Stock Buying**

1. For individual prospective Shareholder:
 - a. Documents of Identification:
 - A copy of personal identification, in a form of Identity Card (KTP), passport, or Temporary Residence Card (KIMS) for the party who only stays temporarily in Indonesia.
 - Curriculum Vitae (Supplement 2f)
 - Current photograph size 4 x 6 cm
 - b. A Scheme for Stock Buying Deed.
 - c. A scheme for the Bank shareholder composition after the stock buying.
 - d. A statement letter from the prospective buyer conveying that the fund used is not:
 - 1) from a loan or any form of payment facilities from a bank or legal entity in Indonesia;
 - 2) of a result or for the objective of money laundry;
 - 3) from an illegitimate source based on the principles of syariah shall the bank is based on the principles of syariah (Islamic bank).
 - e. A statement letter conveying the willingness to resolve capital or liquidity problem faced by the bank in the course of its business.
 - f. A statement conveying that the concerning party has no bad debts.
 - g. A personal letter stating that the concerning party has never committed prohibited acts in banking, finance and any other business and neither has the party been punished because of violation of laws and/or is not punished by law even when found at fault of violating the law.
 - h. A personal statement conveying the party has never declared bankrupt or served as a member of the board of directors or the board of commissioners found at fault in a bankruptcy of any company during the five years preceding the candidacy.

Appendix 1 b Continued

2. For a Legal Entity as the prospective Shareholders:
 - a. A Scheme for Stock Transaction.
 - b. Corporation Charter containing a Statute including the changes validated by an authorized institution.
 - c. Documents of identification in the form of copied Identity Card (KTP) or passport of all members of the board of Commissioners and the board of Directors.
 - d. A list of each shareholder with the stock ownership of the concerning Legal Entity.
 - e. A Balance Sheet of the Legal Entity that has been audited by an independent public accountant (completed with the explanation) at least 6 (six) months preceding the candidacy.
 - f. A statement letter from the board of Directors and the board of Commissioners of the concerning Legal Entity, that the fund used for stock buying is not:
 - 1) from a loan or any form of payment facilities from a bank or legal entity in Indonesia;
 - 2) of a result or for the objective of money laundry;
 - 3) from an illegitimate source based on the principles of syariah shall the bank is based on the principles of syariah (Islamic bank).
 - g. A statement letter conveying the willingness to resolve capital or liquidity problem faced by the bank in the course of its business.
 - h. A statement conveying that the concerning party has no bad debts.
 - i. A personal letter stating that the concerning party has never committed prohibited acts in banking, finance and any other business and neither has the party been punished because of violation of laws and/or is not punished by law even when found at fault of violating the law.
 - j. An appendix of the business group organizational structure relating to the Bank or the Legal Entity of the owner.
 - k. A letter of recommendation from an authorized institution in the country of origin for a foreign Legal Entity.
 - l. The analysis of the prospective Shareholders financial ability with three years prediction organized by an independent consultant.
 - m. The fulfillment of stock market requirements on tender bidding and the information on certain shareholders (only for acquisition of a bank listed in the stock market).

Appendix 1 c

**FORM OF REGISTRATION
FOR PROSPECTIVE CONTROLLING SHAREHOLDERS/ULTIMATE
SHAREHOLDERS - INDIVIDUAL**

(Use a separate set of paper if the given space is not enough)

| | | |
|----|---|--|
| 1. | Full name (alias included) | |
| 2. | Other name (if available) | |
| 3. | Place and date of birth | |
| 4. | Address according to the document of identification | |
| 5. | Address of domicile/ correspondent (if different from what is stated in number 4) | |
| 6. | Your professional qualification and its period of time (state them completely) | |
| 7. | Explain your profession or business activities and your professional organization membership for the last two years. State the name of companies, business fields, position., professional organization and other relevant information. | |
| 8. | The Tax Payer Identification Number (NPWP) for Indonesian citizen (WNI) and other relevant paper for expatriate (WNA). | |
| 9. | State the total amount of your assets in the last December of the year. (attach copy of supporting documents) | |

Appendix 1 c Continued

| | | |
|-----|---|--|
| 10. | State the total amount of your liabilities in the last December of the year. (attach s copy of supporting documents) | |
| 11. | State your revenue or income in for the last 3 (three) years. (attach a copy of supporting documents) | |
| 12. | State the last 3 (three) years of your income tax. (attach a copy of supporting documents) | |
| 13. | State the forecast of your income for the running year. | |
| 14. | <p>Give explanation whether the source of fund you are using to buy the stock of the bank is from:</p> <ul style="list-style-type: none">• Private assets?• Internal loan?• Overseas loan?• Others? <p>(State the source).</p> | |
| 15. | Give explanation about the company that you own (directly or indirectly / nominee) | |
| 16. | Give explanation concerning your duties and responsibilities for the company. | |
| 17. | At present time, do you also function as a prospective Controlling Shareholder in another bank? Explain your answer. | |

Unofficial translation

Appendix 1 c Continued

| | | |
|-----|--|--|
| 18. | At present time, do you also function as a prospective Controlling Shareholder in a non-bank company? Explain your answer. | |
| 19. | Is there any business relationships between the bank referred to in number 17 or the firm referred to in number 18 with the bank of which you are the prospective Controlling Shareholder? Please elaborate the relationship in detail if there is any. | |
| 20. | Are you buying the stock as a long term investment (strategic partner)? If the answer is no, give explanation. | |
| 21. | At present time, have you already hold any stocks in the bank in which you are now a prospective Controlling Shareholder (whether directly or indirectly). Explain the detail of the composition. | |
| 22. | <p>How many stocks do you intend to buy? What is the current value of the stocks? How much portion does it hold of the total bank stocks?</p> <p>Have you ever hold the stocks of the referred Bank before? How much is the portion going to be if it is summed up with stocks that you are now intending to buy ?</p> | |

Appendix 1 c Continued

| | | |
|-----|---|--|
| 23. | How do you use your voting right in the concerning bank? Do you speak for yourself (individually) or as a business group (afiliated)? | |
| 24. | Have you ever declared bankrupt by the authority in Indonesia or any other country? Please give detailed explanation. | |
| 25. | Have you ever experienced job termination, been given sanction by the firm you work for, or under a sanction of practicing your profession? | |
| 26. | When the firm is under your management, has it been declared bankrupt by the authority in Indonesia or any other country? | |
| 27. | Have you or has your firm been publicly reported or under investigation by the legal authority for violation of law or acting in concert to conduct deviation in finance? | |
| 28. | Have you ever owned a company whose license was congealed by the authority in Indonesia or any other country? | |
| 29. | Do you or does your company own a license to operate a business activity in Indonesia or any other country? If the answer is yes, explain the business field, the length of time, and the location of the business. If a coagulating of license ever occurred, please give a specific explanation. | |

Appendix 1 c Continued

| | | |
|-----|--|--|
| 30. | When applying for a business license in banking or finance, have you (individually or in an association) ever experienced rejection by the authority in Indonesia or any other country? | |
| 31. | Do you or does your company intend to open a different business in Indonesia or other country that will affect the bank whose stocks are to be bought by you? Explain your answer. | |
| 32. | Have you (individually or as a group), your company, or business group ever failed to fulfill your obligation to other parties according to Indonesian law or law in other country (such as tax paying, loan settlement, etc) ? Explain your answer. | |
| 33. | Are your business or company activities now being or expected to be guaranteed by another party? Explain your answer. | |
| 34. | Give an explanation should there be an additional information that can be taken into consideration by Bank Indonesia in processing your application. | |

The signing party herewith declaring that :

1. the party fully understands all the provisions concerning my obligations and rights as a prospective Controlling Shareholder / Ultimate Shareholder as regulated by the existing regulations;
2. the given information is true, complete and accurate;

Unofficial translation

Appendix 1 c Continued

3. the party shall inform Bank Indonesia if a significant change about the given information occurs, within at least 30 (thirty) days;
4. shall the information here proved to be at fault, I will be willing to resign from being a prospective Controlling Shareholder / Ultimate Shareholder of the Bank within 30 (thirty) days.

Jakarta,

(Signed on revenue stamp)

(Name/Position)

Appendix 1 d

FORM OF REGISTRATION
FOR PROSPECTIVE CONTROLLING SHAREHOLDERS
FOR ULTIMATE SHAREHOLDERS OF BANKS – LEGAL ENTITY

(Use a separated set of sheet if the given space is not enough)

| | | |
|----|--|--|
| 1. | Name of company and its complete address: | |
| 2. | Full name (of the party who serves as the company representative) Position in the company: | |
| 3. | Explain your duties and responsibilities as a representative of the company: | |
| 4. | Place and date of the company establishment: | |
| 5. | Supervision/regulator body of the company: <ul style="list-style-type: none">• Name of institution :• Address :• Web-site address : Will the supervision body be willing to accept the concept of consolidated supervision with Bank Indonesia? | |

Unofficial translation

Appendix 1 d Continued

| | | |
|-----|--|--|
| 6. | The main business of the company at present time based on the company statute: | |
| 7. | At present time, does your company function as a prospective Controlling Shareholders in another bank? Explain your answer. | |
| 8. | At present time, does your company function as a prospective Controlling Shareholders in a non-bank firm? | |
| 9. | Does the company referred to in question number 8 have a business relationship with the acquired bank or with the bank referred to in question number 7? Explain your answer. | |
| 10. | By becoming a Controlling Shareholder do you intend to treat it as an investment with long-term objectives (becoming a strategic partner)? If the answer is yes, explain your programs. | |

Unofficial translation

Appendix 1 d Continued

| | | |
|-----|---|--|
| 11. | <p>At present time, has your company hold any stocks of the acquired bank (either directly or indirectly/nominee)?</p> <p>If your answer is yes, explain the detailed composition, the name recorded under the nominee, and the reasons for that.</p> | |
| 12. | <p>Give detailed explanation on the nominal amount of the acquired stock or the percentage of ownership being obtained by your firm or your business group.</p> | |
| 13. | <p>Explain how you use the voting right of your firm in the acquired bank. Is it used independently or as a business group in a whole?</p> | |
| 14. | <p>State the name and position of the key person in your company. For a controlling key person, please give detailed information on the nationality, academic and professional qualifications and the obtained occupations for the last five years.</p> | |

Appendix 1 d Continued

| | | |
|-----|--|--|
| 15. | Give detailed information of the the shareholders complete list in your firm and give explanation about the prospective Controlling Shareholders. | |
| 16. | Has your firm now already hold control over the acquired bank, either directly or indirectly? Explain your answer if the answer is yes. | |
| 17. | Has your company been publicly reported or been the object of investigation by the authority in Indonesia or any other country concerning violation of law or deviation in finance? If the answer is yes, give explanation including the terms of settlement. | |
| 18. | Does your company function as the controller over another company whose license has been revoked or been recommended to be revoked by the authority in Indonesia or in any other country. If the answer is yes, give explanation. | |

Appendix d Continued

| | | |
|-----|---|--|
| 19. | <p>Has your firm or business group obtained a congealed business license in Indonesia or any other country?</p> <p>If the answer is yes, give explanation.</p> | |
| 20. | <p>When applying for a business license in banking or finance, has your company (individually or as a group) ever experienced rejection by the authority in Indonesia or any other country?</p> <p>If the answer is yes, explain your answer.</p> | |
| 21. | <p>Jika Ya, jelaskan.</p> <p>Do you or does your company intend to open a different business in Indonesia or other country that will affect the bank whose stocks are to be bought by you? Explain your answer.</p> <p>If the answer is yes, explain your answer.</p> | |
| 22. | <p>Have you (individually or as a group), your company, or business group ever failed to fulfill your obligation to other parties according to Indonesian law or law in other country (such as tax paying, loan settlement etc) ?</p> <p>Explain your answer, if the answer is yes.</p> | |

Appendix 1 d Continued

| | | |
|-----|--|--|
| 23. | Are your business or company activities now being or expected to be guaranteed by another party? Explain your answer, if the answer is yes, stating the name and means of performing the guarantee. | |
| 24. | Give xplanation on the source of fund used for acquiring the concerning bank (your answer must be supported by relevant documents). | |
| 25. | Give an explanation should there be an additional information that can be taken into consideration by Bank Indonesia in the proces of your application. (including the supporting documents) | |

The signing party herewith declaring that:

1. the party fully understands all the provisions concerning my obligations and rights as a prospective Controlling Shareholder as regulated by the existing regulations;
2. the given information is true, complete and accurate;
3. the party shall inform Bank Indonesia if a significant change about the given information occurs, within at least 30 (thirty) days;
4. shall the information here proved to be at fault, I will be willing to resign from being a prospective Controlling Shareholder of the Bank within 30 (thirty) days

Unofficial translation

Appendix 1 d Continued

Jakarta,

(Signed on revenue stamp)

Name & Position: _____

The Represented Company/Firm: _____

The Legal Base for the Representation: _____

*) You might use a different set of paper (set in one bundle) to write your answers if the given column is not enough.

Appendix 2 a

Required Administrative Documents for Candidate Commissioner of Commercial Banks

1. A list of bank Managers.
2. A copy of identification , in the form of Identity Card (KTP) or passport.
3. Curriculum Vitae (Supplement 2f)
4. Recent Photograph size 4 x 6 cm.
5. Sample of signature and initial.
6. A copy of Temporary Residence Card (KIMS) and business license from an authorized institution, for a Citizen of Foreign Country (WNA). *)
7. A reference letter / written evidence from the previous bank that the candidate has worked at, concerning the experience of the candidate in banking field.
8. A personal statement declaring that the concerning party:
 - a. has never committed any prohibited acts in the field of banking, finance or any other fields, neither has the party been punished because of violation of laws. The party shall not been under sanction or prohibition to become a Manager of a bank or rural bank as regulated in the provisions for the Fit and Proper Test stipulated by Bank Indonesia.
 - b. does not obtain double positions either as the Commissioner, Director, or Executive Officer in another banking institution, firm or company exceeding the applied povisions.
 - c. has no family relationship up to the second generation with the members of the board of Directors or the board of Commissioners.
 - d. has never declared bankrupt or become a shareholder, a member of the board of Directors or the board of Commissioners who was found at fault at causing bankruptcy in a firm based on judicial decree within 5 years before the candidacy.
 - e. is an independent party seperated from the bank owner or the Controlling Sharholders.

*) Applied for the majority of bank Commissioners.

Appendix 2 b

The Required Administrative Documents for Candidate Directors of Commercial Banks

1. A list of bank Managers.
2. A copy of identification , in the form of Identity Card (KTP) or passport.
3. Curriculum Vitae (Supplement 2f).
4. Recent Photograph size 4 x 6 cm.
5. Sample of signature and initial.
6. A copy of Temporary Residence Card (KIMS) and business license from an authorized institution, for a Citizen of Foreign Country (WNA) . *)
7. A reference letter / written evidence from the previous bank that the candidate has worked at, concerning the experience of the candidate in banking operational for at least 5 (five) years as the bank Executive Officer *)
8. A personal statement declaring that the concerning party:
 - a. has never committed any prohibited acts in the field of banking, finance or any other fields, neither has the party been punished because of violation of laws. The party shall not been under sanction or prohibition to become a Manager of a bank or rural bank as regulated in the provisions for the Fit and Proper Test stipulated by Bank Indonesia.
 - b. does not obtain double positions either as the Commissioner, Director, or Executive Officer in another banking institution, firm or company exceeding the applied povisions.
 - c. has no family relationship up to the second generation with the members of the board of Directors or the board of Commissioners.
 - d. has never declared bankrupt or become a shareholder, a member of the board of Directors or the board of Commissioners who was found at fault at causing bankruptcy in a firm based on judicial decree within 5 years before the candidacy.
 - e. does not obtain a share of more than 25 % of the capital deposit in another firm either individually or as a group.
 - f. is an independent party apart from the bank owner or the Controlling Shareholders.

*) Applied for the majority of bank Directors.

Supplement 2 c

The Required Administrative Documents for Candidate Director of Compliance of Commercial Banks

1. A list of bank Managers.
2. A copy of identification , in the form of Identity Card (KTP) or passport.
3. Curriculum Vitae (Supplement 2f.)
4. Recent Photograph size 4 x 6 cm.
5. Sample of signature and initial.
6. A copy of Temporary Residence Card (KIMS) and business license from an authorized institution, for a Citizen of Foreign Country (WNA) . *)
7. A reference letter / written evidence from the previous bank that the candidate has worked at concerning the experience of the candidate in banking operational for at least 5 (five) years as an Executive Officer of the bank. *)
8. A personal statement declaring that the concerning party:
 - a. has never committed any prohibited acts in the field of banking, finance or any other fields, neither has the party been punished because of violation of laws. The party shall not been under sanction or prohibition to become a Manager of a bank or rural bank as regulated in the provisions for the Fit and Proper Test stipulated by Bank Indonesia.
 - b. does not obtain double positions either as the Commissioner, Director, or Executive Officer in another banking institution, firm or company exceeding the applied provisions.
 - c. has no family relationship up to the second generation with the members of the board of Directors or the board of Commissioners.
 - d. has never declared bankrupt or become a shareholder, a member of the board of Directors or the board of Commissioners who was found at fault at causing bankruptcy in a firm based on judicial decree within 5 years before the candidacy.
 - e. does not obtain a share of more than 25 % of the capital deposit in another firm either individually or as a group.
9. Organizational Structure of the bank and the job description for the Director of Compliance.

*) Berlaku bagi mayoritas anggota Direksi bank.

Supplement 2 d

The Required Administrative Documents for Candidate Head-Branch Officers of Foreign Banks

1. A list of the Head-Branch Officers
2. A copy of identification , in the form of Identity Card (KTP) or passport.
3. Curriculum Vitae (Supplement 2f).
4. Recent Photograph size 4 x 6 cm.
5. Sample of signature and initial.
6. A copy of Temporary Residence Card (KIMS) and business license from an authorized institution, for a Citizen of Foreign Country (WNA) . *)
7. A letter of appointment or authorization from the Bank Head Office.
8. A reference letter / written evidence from the previous bank that the candidate has worked at, concerning the experience of the candidate in banking operational for the experienced candidate Head-Branch Officer of the bank.
9. A personal statement declaring that the concerning party:
 - a. has never conducted any prohibited acts in banking, finance, or any other fields, neither has the party been found at fault and punished due to violation of law based on the approval of the authorized institution, banking authority or the embassy of the original country of the concerning party.
 - b. does not obtain double positions as th member of the board of Commissioners, the board of Directors or Executive Officers that fully requires the responsibilities of the concerning party at another bank, company or institution.
 - c. has never declared bankrupt or become a shareholder, a member of the board of Directors or the board of Commissioners who was found at fault at causing bankruptcy in a firm based on judicial decree within 5 years before the candidacy.

*) Applied for the majority of Head-Branch Officers.

Appendix 2 e

The Required Administrative Documents for Candidate Head Officer of Representative Offices of Foreign Banks

1. A copy of identification , in the form of Identity Card (KTP) or passport.
2. Curriculum Vitae (Supplement 2f).
3. Recent Photograph size 4 x 6 cm.
4. Sample of signature and initial.
5. A copy of Temporary Residence Card (KIMS) and business license from an authorized institution, for a Citizen of Foreign Country (WNA) . *)
6. A letter of appointment or authorization from the Bank Head Office.
7. A personal statement declaring that the concerning party:
 - a. has never conducted any prohibited acts in banking, finance, or any other fields, neither has the party been found at fault and punished due to violation of law based on the approval of the authorized institution, banking authority or the embassy of the original country of the concerning party.
 - b. does not obtain double positions as the member of the board of Commissioners, the board of Directors or Executive Officers that fully requires the responsibilities of the concerning party at another bank, company or institution.
 - c. has never declared bankrupt or become a shareholder, a member of the board of Directors or the board of Commissioners who was found at fault at causing bankruptcy in a firm based on judicial decree within 5 years before the candidacy.

Appendix 2 f

CURRICULUM VITAE

I. PERSONAL DATA

Full Name : _____

First Name : _____

Permanent Address : _____

Post Code : _____

Home Telephone Number : _____

Mobile Telephone Number : _____

Office Address : _____

Office Telephone Number : _____

Place & Date of Birth : _____

Marital Status : _____

Religion : _____

Unofficial translation

Appendix 2 f Continued

II. EDUCATIONAL BACKGROUND

| Level | Year | Name of Institutions | Faculty/ Department | Graduate/ Obtained Title |
|--------------------|------|----------------------|---------------------|--------------------------|
| Elementary School | | | | |
| Junior High School | | | | |
| High School | | | | |
| Academy/ College | | | | |
| University | | | | |
| Post Graduate | | | | |

III. TRAININGS/COURSES

| Name of the Training/Course | Year | Name of the Institution | Location |
|-----------------------------|------|-------------------------|----------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

IV. JOB EXPERIENCE

| Year | Name of Company | Position | Responsibilities | Achievements | Rewards/ Awards | Total Assets/ Turn-over |
|------|-----------------|----------|------------------|--------------|-----------------|-------------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Unofficial translation

Appendix 2 f Continued

V. SPESIFIC EXPERIENCE

(Explain about your spesific experience in the working place that describes the situations in which you were able to perform your abilities in handling difficult problems).

Herewith the Curriculum Vitae that I have truthfully written.

Jakarta,

(Signed on revenue stamps)

(Name)

Unofficial translation

Appendix 3 b

Explanation about the Scheme of Busines Organizational Structure of PT Bank XYZ

PT Bank XYZ

| Structure of Ownership | |
|--|-----------------------|
| PT A | 10% |
| PT B Tbk. (Ultimate Shareholders) | 30% |
| PT C | 30% |
| PT H | 30% |
| | |
| Ultimate Shareholders/Controlling Shareholders | |
| PT B Tbk. | Directly by PT B Tbk. |
| Mr. E | Through PT C |
| Mr. F | Through PT C |
| Mr. H1 | Through PT H |
| Mr. H2 | Through PT H |
| Mr. I | Through PT H |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |
| Commissioners | ..... |
| | |
| President Director | ..... |
| Directors | ..... |

Unofficial translation

Appendix 3 b Continued

I. Managerial Line through PT B Tbk.

PT B Tbk

| Structure of Ownership | |
|---|-------|
| PT BB | 20% |
| PT BBB | 15% |
| Public | 85% |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |
| Commissioners | ..... |
| | |
| President Director | ..... |
| Directors | ..... |
| | |

I. Managerial Line through PT C

PT C

| Structure of Ownership | |
|---|-------|
| PT D | 85% |
| Mr. C | 15% |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |
| Commissioners | ..... |

Unofficial translation

Appendix 3 b Continued

| | |
|--------------------|-------|
| | |
| President Director | ..... |
| Directors | ..... |
| | |

PT D

| Structure of Ownership | |
|---|-------|
| PT E | 30% |
| PT F | 70% |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |
| Commissioners | ..... |
| | |
| President Director | ..... |
| Directors | ..... |
| | |

PT E

| Structure of Ownership | |
|---|-------------|
| Mr. E (Ultimate Shareholders) | 100% |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |

Unofficial translation

Appendix 3 b Continued

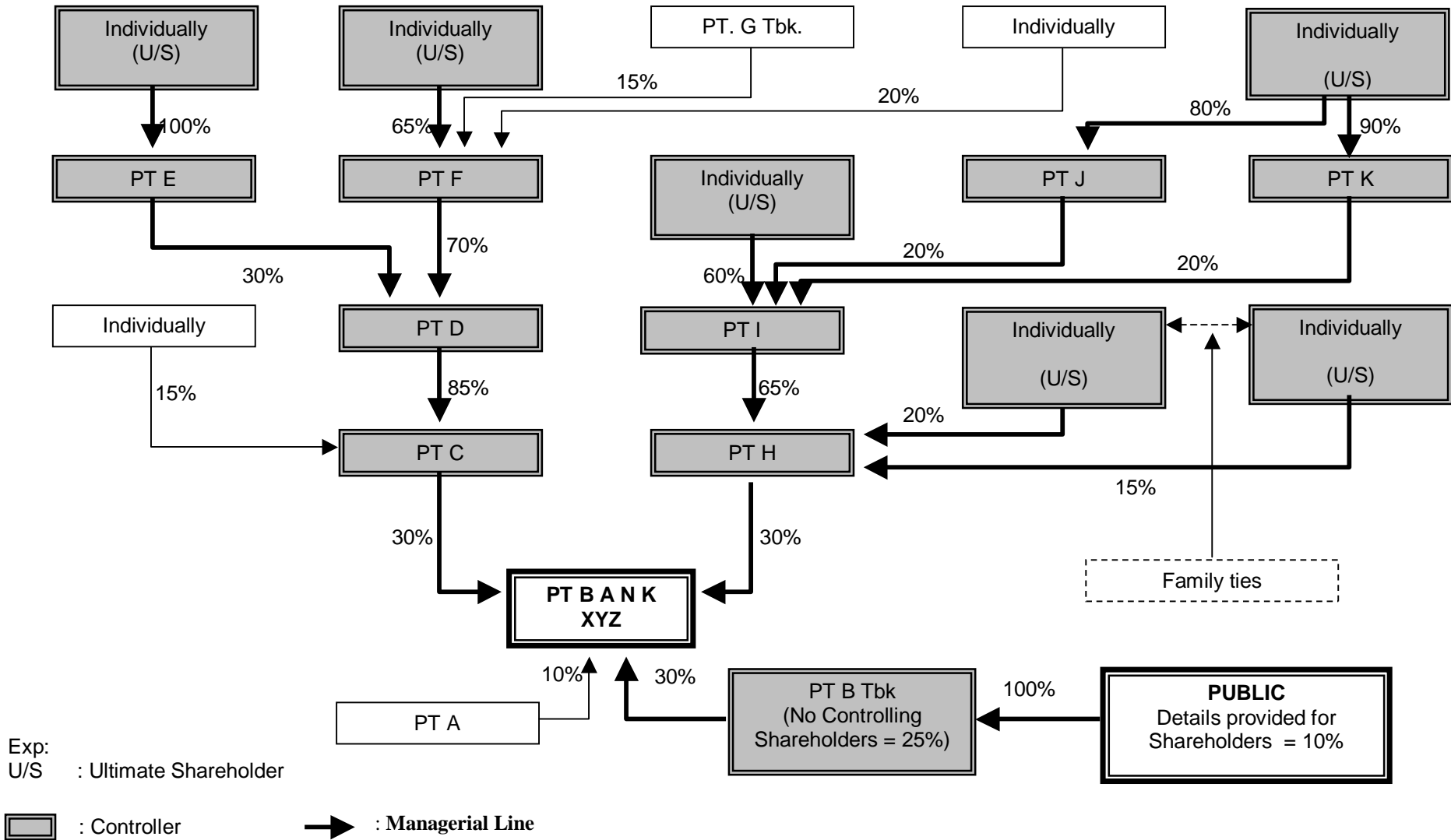
| | |
|--------------------|-------|
| Commissioners | ..... |
| | |
| President Director | ..... |
| Directors | ..... |
| | |

PT F

| Structure of Ownership | |
|---|------------|
| Mr. F (Ultimate Shareholders) | 65% |
| PT G Tbk. | 15% |
| Ms. Fifi | 20% |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |
| Commissioners | ..... |
| | |
| President Director | ..... |
| Directors | ..... |
| | |

Lampiran 3a
 Supplement 3 a

THE BUSINESS GROUP STRUCTURE OF PT BANK XYZ



Unofficial translation

Appendix 3 b Continued

II. Managerial Line through PT H

PT H

| Structure of Ownership | |
|---|------------|
| PT I | 65% |
| Mr. H1 (Ultimate Shareholders) | 20% |
| Mr. H2 (Ultimate Shareholders) | 15% |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |
| Commissioners | ..... |
| | |
| President Director | ..... |
| Directors | ..... |

PT I

| Structure of Ownership | |
|---|------------|
| Mr. I (Ultimate Shareholders) | 60% |
| PT J | 20% |
| PT K | 20% |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |
| Commissioners | ..... |
| | |

Unofficial translation

Appendix 3 b Continued

| | |
|--------------------|-------|
| President Director | ..... |
| Directors | ..... |
| | |

PT J

| Structure of Ownership | |
|---|------------|
| Mr. J (Ultimate Shareholders) | 80% |
| Mr. W | 20% |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |
| Commissioners | ..... |
| | |
| President Director | ..... |
| Directors | ..... |
| | |

PT K

| Structure of Ownership | |
|---|------------|
| Mr.. J (Ultimate Shareholders) | 90% |
| Mr. V | 10% |
| | |
| Structure of Organization | |
| President of the Board of Commissioners | ..... |

Unofficial translation

Appndix 3 b Continued

| | |
|--------------------|-------|
| Commissioners | ..... |
| | |
| President Director | ..... |
| Directors | ..... |
| | |